

Table I.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	58.1%	42.1%	23.3%	13.8%	6.6%	49.9%	9.8%
Industry group **								
Agric., fish., forest.	66.2%	84.5%	--	23.6% *	49.9%	1.6% *	76.7%	23.4% *
Mining and manufacturing	28.7%	54.7%	35.7%	19.2%	15.8%	7.8% *	41.3%	12.6%
Construction	42.1%	51.7%	40.0%	29.0%	33.3%	19.3%	45.2%	27.5%
Utilities and transp.	27.5%	47.7%	36.8%	30.9%	17.9%	17.9%	41.9%	19.0%
Wholesale trade	32.7%	65.8%	47.4%	18.4%	16.5%	3.4% *	53.2%	9.6%
Fin. svcs. and real estate	25.3%	60.7%	52.7%	26.5%	13.6%	7.3%	55.9%	10.2%
Retail trade	16.1%	52.4%	31.8%	16.5%	9.7%	4.7%	41.4%	5.7%
Professional services	33.7%	59.6%	44.3%	30.0%	14.0%	5.8%	53.4%	10.2%
Other services	28.1%	56.4%	40.8%	18.9%	11.3%	7.0%	48.0%	8.9%
Ownership								
For profit, incorporated	27.9%	58.8%	43.1%	23.2%	13.6%	6.5%	50.4%	9.2%
For profit, unincorporated	30.2%	56.7%	33.8%	15.8%	10.4%	5.7%	47.4%	7.6%
Nonprofit	32.3%	56.8%	50.6%	34.9%	16.9%	10.0%	52.2%	16.5%
Age of firm								
Less than 5 years	45.8%	57.3%	28.4%	19.2%	16.8%	40.3% *	49.9%	18.0%
5-9 years	39.1%	49.8%	36.2%	21.0%	18.4%	10.6% *	43.9%	17.1%
10-19 years	40.5%	58.5%	41.1%	19.4%	11.0%	12.8%	49.5%	12.7%
20 or more years	22.8%	61.4%	47.0%	25.4%	13.8%	6.3%	52.0%	9.1%
Multi/single status								
2 or more locations	10.8%	55.2%	46.4%	21.8%	12.8%	6.6%	37.8%	8.8%
1 location only	47.9%	58.2%	41.6%	24.2%	20.9%	19.5%	50.9%	19.6%
Percent full-time employees								
Less than 25%	24.6%	58.6%	48.8%	24.7%	12.6%	3.6% *	51.3%	7.4%
25-49 %	19.7%	45.9%	47.9%	19.7%	9.4%	5.4%	42.7%	7.9%
50-74 %	27.3%	57.7%	43.4%	18.5%	8.7%	4.6%	50.9%	6.4%
75% or more	30.3%	58.9%	40.9%	24.4%	15.4%	7.5%	50.2%	10.9%
Union presence								
No union employees	30.1%	58.1%	41.3%	22.4%	12.8%	6.6%	49.6%	9.7%
Has union employees	17.8%	59.8%	66.1%	42.5%	28.8%	6.8%	59.0%	9.9%
Percent low-wage employees								
50% or more low-wage	19.3%	57.1%	43.5%	19.0%	10.2%	4.5%	47.7%	7.3%
Less than 50% low-wage	30.9%	58.3%	41.9%	24.2%	15.1%	7.3%	50.2%	10.6%
Percent women employees								
Less than 25%	34.6%	53.9%	41.8%	23.1%	15.5%	9.7%	47.0%	12.9%
25-49 %	26.1%	57.9%	49.7%	21.7%	14.1%	6.9%	51.0%	9.4%
50-74 %	27.0%	66.8%	39.7%	24.7%	14.0%	5.7%	56.1%	8.5%
75% or more	26.8%	54.8%	38.8%	23.3%	12.0%	6.1%	47.1%	9.5%
Percent age 50 or older employees								
Less than 25%	26.4%	54.7%	38.9%	21.1%	12.9%	5.4%	45.9%	8.9%
25-49 %	22.4%	53.4%	48.3%	26.3%	14.9%	7.4%	47.4%	10.2%
50-74 %	38.5%	64.1%	42.6%	24.2%	13.8%	7.8%	56.6%	10.8%
75% or more	51.7%	64.0%	40.5%	23.9%	15.7% *	10.3% *	59.2%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.64%	1.67%	1.00%	0.82%	0.49%	1.13%	0.41%
Industry group **								
Agric., fish., forest.	5.98%	6.34%	--	9.94% *	13.02%	1.46% *	6.01%	7.58% *
Mining and manufacturing	2.56%	7.25%	4.82%	2.78%	2.79%	2.53% *	3.98%	1.71%
Construction	2.81%	5.08%	4.84%	3.28%	5.28%	5.55%	3.31%	3.12%
Utilities and transp.	3.15%	10.24%	10.40%	6.78%	4.91%	3.15%	6.64%	2.64%
Wholesale trade	2.62%	6.21%	5.50%	2.85%	3.62%	1.07% *	4.03%	1.50%
Fin. svcs. and real estate	1.81%	5.21%	6.29%	3.71%	2.21%	1.21%	3.96%	1.07%
Retail trade	1.43%	5.64%	5.27%	2.65%	2.27%	0.98%	3.64%	0.86%
Professional services	1.32%	2.78%	3.02%	2.14%	1.58%	1.05%	2.01%	0.85%
Other services	1.45%	3.66%	3.69%	1.93%	1.49%	0.94%	2.49%	0.74%
Ownership								
For profit, incorporated	0.77%	2.01%	1.95%	1.22%	1.03%	0.56%	1.35%	0.48%
For profit, unincorporated	1.69%	3.42%	3.99%	1.92%	1.81%	1.14%	2.56%	0.89%
Nonprofit	1.82%	5.11%	4.61%	3.03%	2.03%	1.81%	3.34%	1.38%
Age of firm								
Less than 5 years	3.02%	4.12%	4.67%	3.10%	3.75%	12.42% *	3.37%	2.95%
5-9 years	2.74%	4.44%	5.15%	3.04%	4.10%	4.94% *	3.25%	2.64%
10-19 years	1.83%	3.18%	3.26%	1.96%	1.85%	3.31%	2.23%	1.39%
20 or more years	0.68%	2.42%	2.25%	1.34%	0.95%	0.49%	1.53%	0.43%
Multi/single status								
2 or more locations	0.47%	13.75%	5.48%	1.84%	0.89%	0.49%	3.03%	0.43%
1 location only	1.09%	1.65%	1.75%	1.15%	1.90%	3.83%	1.19%	1.26%
Percent full-time employees								
Less than 25%	2.47%	7.83%	7.23%	4.18%	2.97%	1.10% *	5.05%	1.20%
25-49 %	2.03%	8.12%	6.19%	3.18%	2.11%	1.50%	4.58%	1.17%
50-74 %	1.79%	4.07%	4.75%	2.56%	1.89%	1.04%	3.02%	0.89%
75% or more	0.78%	1.89%	1.92%	1.19%	1.04%	0.63%	1.30%	0.52%
Union presence								
No union employees	0.69%	1.67%	1.69%	1.01%	0.83%	0.56%	1.14%	0.44%
Has union employees	1.63%	9.15%	9.30%	6.02%	4.42%	1.00%	6.37%	1.05%
Percent low-wage employees								
50% or more low-wage	1.38%	5.12%	5.12%	2.13%	1.42%	0.84%	3.43%	0.72%
Less than 50% low-wage	0.73%	1.73%	1.76%	1.12%	1.00%	0.59%	1.19%	0.49%
Percent women employees								
Less than 25%	1.30%	2.78%	2.63%	1.73%	1.70%	1.44%	1.84%	1.00%
25-49 %	1.45%	4.00%	3.79%	2.22%	1.99%	1.04%	2.66%	0.89%
50-74 %	1.28%	3.15%	4.00%	2.07%	1.61%	0.78%	2.39%	0.69%
75% or more	1.29%	3.41%	3.28%	2.12%	1.47%	0.90%	2.33%	0.77%
Percent age 50 or older employees								
Less than 25%	0.92%	2.46%	2.34%	1.37%	1.11%	0.67%	1.61%	0.56%
25-49 %	0.97%	3.81%	2.99%	1.87%	1.47%	0.77%	2.19%	0.67%
50-74 %	1.99%	3.52%	4.40%	2.62%	2.34%	1.82%	2.70%	1.30%
75% or more	3.06%	4.05%	7.08%	5.20%	5.00% *	4.27% *	3.54%	3.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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